

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Faruk Bhuiyan
 Debtor

Case No. 15-17921-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 186NEW

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Nov 20, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2015.

db +Faruk Bhuiyan, 1031 W. Lafayette Street, Norristown, PA 19401-4419
 13626798 +Borough Of Norristown, Code Enforcement, 235 E. Airy St., Norristown, PA 19401-5003
 13626802 +Citizens Bank, RBS Citizens Financial Group, 1 Citizens Plaza, Providence, RI 02903-1339
 13626803 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 13626806 Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
 13626807 Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002
 13626808 Federal Loan Servicing, PHEAA, P.O. Box 60610, Harrisburg, PA 17106-0610
 13626810 +Hon. Margaret A. Hunsicker, MDJ Court 38-1-16, 754 E. Johnson Highway, Norristown, PA 19401-3110
 13626813 +Innovis Data Solutions, 250 E. Town Street, Columbus, OH 43215-4631
 13626815 +Jeffrey G. Trauger, Esquire, Grim, Biehn & Thatcher, P.O. Box 380, Quakertown, PA 18951-0380
 13626816 +Jon Sirlin Esq., 325 Chestnut St., Suite 501, Philadelphia, PA 19106-2605
 13626817 +Leoney Gomes, 219 W. Airy St., Norristown, PA 19401-4659
 13626820 +Montgomery County Tax Claim Bureau, Northeast Revenue Service LLC, 1 Montgomery Plaza, Suite 610, Norristown, PA 19401-4855
 13626822 +Pennsylvania Housing Finance Agency, HEMAP, 104 W. Main St., Suite 3, Norristown, PA 19401-4738
 13626824 Santander Bank N.A., MC MA1 MB3 01-09, P.O. Box 841002, Boston, MA 02284-1002
 13626827 +Transunion Corporation, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19016-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mwglaw@msn.com Nov 21 2015 02:02:35 MICHAEL W. GALLAGHER,
 401 West Johnson Highway, Suite 4, East Norriton, PA 19401
 tr EDI: BTPDERSHAW.COM Nov 21 2015 01:38:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Nov 21 2015 02:05:34 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 21 2015 02:03:58
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 21 2015 02:04:46 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 21 2015 02:04:14 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13626794 EDI: BANKAMER.COM Nov 21 2015 01:38:00 Bank Of America N.A., P.O. Box 982236,
 El Paso, TX 79998-2235
 13626795 EDI: BANKAMER.COM Nov 21 2015 01:38:00 Bank Of America N.A., P.O. Box 982235,
 El Paso, TX 79998-2235
 13626796 EDI: BANKAMER.COM Nov 21 2015 01:38:00 Bank Of America N.A., P.O. Box 5170,
 Simi Valley, CA 93062-5170
 13626797 +E-mail/Text: banko@berkscredit.com Nov 21 2015 02:02:56 Berks Credit And Collections, Inc.,
 P.O. Box 329, Temple, PA 19560-0329
 13626799 EDI: CAPITALONE.COM Nov 21 2015 01:38:00 Capital One HSBC, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 13626800 +EDI: CHASE.COM Nov 21 2015 01:38:00 Chase Card Services, P.O. Box 15298,
 Wilmington, DE 19850-5298
 13626801 +EDI: CITICORP.COM Nov 21 2015 01:38:00 Citibank NA, 701 E. 60th St. N.,
 Sioux Falls, SD 57104-0493
 13626804 EDI: DISCOVER.COM Nov 21 2015 01:38:00 Discover Bank, P.O. Box 15316,
 Wilmington, DE 19850-5316
 13626805 EDI: DISCOVER.COM Nov 21 2015 01:38:00 Discover Financial Services, Discover Bank,
 P.O. Box 30943, Salt Lake City, UT 84130-0943
 13626809 EDI: CRFRSTNA.COM Nov 21 2015 01:38:00 Firestone, P.O. Box 81307, BK 14,
 Cleveland, OH 44181-0307
 13626811 EDI: HFC.COM Nov 21 2015 01:38:00 HSBC Bank, P.O. Box 9, Buffalo, NY 14240-0009
 13626812 +EDI: HFC.COM Nov 21 2015 01:38:00 HSBC Bank USA NA, P.O. Box 2013,
 Buffalo, NY 14240-2013
 13626814 EDI: IRS.COM Nov 21 2015 01:38:00 Internal Revenue Service, Central Insolvency Operation,
 P.O. Box 7346, Philadelphia, PA 19101-7346
 13626818 +EDI: MID8.COM Nov 21 2015 01:38:00 Midland Credit Management Inc.,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 13626819 +EDI: MID8.COM Nov 21 2015 01:38:00 Midland Credit Management Inc., Midland Funding LLC,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 13626823 E-mail/Text: blegal@phfa.org Nov 21 2015 02:04:16 PHFA-HEMAP, P.O. Box 15530,
 Harrisburg, PA 17105-5530
 13626821 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 21 2015 02:03:58
 Pennsylvania Department of Revenue, Attn: Bankruptcy Division, Department 280946,
 Harrisburg, PA 17128-0946
 13626825 +E-mail/Text: cop@santander.us Nov 21 2015 02:03:04 Sovereign Bank, 601 Penn St.,
 Reading, PA 19601-3544

District/off: 0313-2

User: Lisa
Form ID: 186NEW

Page 2 of 2
Total Noticed: 41

Date Rcvd: Nov 20, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13626826 +E-mail/Text: crwkflw@firstdata.com Nov 21 2015 02:05:44 Telecheck Services Inc.,
5251 Westheimer, Houston, TX 77056-5499

TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2015 at the address(es) listed below:

MICHAEL W. GALLAGHER on behalf of Debtor Faruk Bhuiyan mwglaw@msn.com, mwglaw1@verizon.net
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/4/15 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Faruk Bhuiyan
1031 W. Lafayette Street
Norristown, PA 19401

Case Number:
15-17921-amc

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-3125

Attorney for Debtor(s) (name and address):

MICHAEL W. GALLAGHER
401 West Johnson Highway
Suite 4
East Norriton, PA 19401
Telephone number: (484)679-1488

Bankruptcy Trustee (name and address):

TERRY P. DERSHAW
Dershaw Law Offices
P.O. Box 556
Warminster, PA 18974-0632
Telephone number: (484) 897-0341

Meeting of Creditors

Date: **December 16, 2015**

Time: **02:00 PM**

Location: **Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 2/14/16

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Financial Management Training

Subject to limited exceptions, pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, in order to receive a discharge under Chapter 7, the debtor must file a Certification of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. §111 within 60 days after the first date set for the meeting of creditors under §341. Failure to file the certification will result in the case being closed without entry of a discharge.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

900 Market Street
Suite 400
Philadelphia, PA 19107
Telephone number: (215)408-2800

For the Court:

Clerk of the Bankruptcy Court:
Timothy B McGrath

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: 11/20/15

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	